

<i>SERFF Tracking Number:</i>	<i>AMRP-126415393</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>World Insurance Company</i>	<i>State Tracking Number:</i>	<i>44300</i>
<i>Company Tracking Number:</i>	<i>M1270 W-AR (12-09)</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005A Individual - Preferred Provider (PPO)</i>
<i>Product Name:</i>	<i>WIC Hearing Aid Endorsement</i>		
<i>Project Name/Number:</i>	<i>WIC Hearing Aid Endorsement/M1270 W-AR (12-09)</i>		

Filing at a Glance

Company: World Insurance Company

Product Name: WIC Hearing Aid Endorsement SERFF Tr Num: AMRP-126415393 State: Arkansas

TOI: H16I Individual Health - Major Medical SERFF Status: Closed-Approved- Closed State Tr Num: 44300

Sub-TOI: H16I.005A Individual - Preferred Provider (PPO) Co Tr Num: M1270 W-AR (12-09) State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Susan Falk, Sarah Shives, Disposition Date: 12/11/2009

Jamie Mueller, Michele Kulish,

Andrea Davey, Colletta Maddy

Date Submitted: 12/10/2009

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: WIC Hearing Aid Endorsement

Project Number: M1270 W-AR (12-09)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/11/2009

Deemer Date:

Submitted By: Andrea Davey

Filing Description:

See Cover Letter under Supporting Documentation for detailed information.

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 12/11/2009

Created By: Andrea Davey

Corresponding Filing Tracking Number:

Thank you!

SERFF Tracking Number: AMRP-126415393 State: Arkansas
Filing Company: World Insurance Company State Tracking Number: 44300
Company Tracking Number: M1270 W-AR (12-09)
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider
(PPO)
Product Name: WIC Hearing Aid Endorsement
Project Name/Number: WIC Hearing Aid Endorsement/M1270 W-AR (12-09)

Company and Contact

Filing Contact Information

Andrea Davey, andrea.davey@americanenterprise.com
601 6th Ave 515-245-2006 [Phone]
Des Moines, IA 50334 515-245-2391 [FAX]

Filing Company Information

World Insurance Company CoCode: 70629 State of Domicile: Nebraska
11808 Grant Street Group Code: 3527 Company Type: Life and Health
Omaha, NE 68103-8000 Group Name: American Enterprise State ID Number:
(402) 496-8289 ext. [Phone] FEIN Number: 47-0339860

Filing Fees

Fee Required? Yes
Fee Amount: \$40.00
Retaliatory? Yes
Fee Explanation: 2 forms x \$20/form = \$40.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
World Insurance Company	\$40.00	12/10/2009	32684958

SERFF Tracking Number:	AMRP-126415393	State:	Arkansas
Filing Company:	World Insurance Company	State Tracking Number:	44300
Company Tracking Number:	M1270 W-AR (12-09)		
TOI:	H16I Individual Health - Major Medical	Sub-TOI:	H16I.005A Individual - Preferred Provider (PPO)
Product Name:	WIC Hearing Aid Endorsement		
Project Name/Number:	WIC Hearing Aid Endorsement/M1270 W-AR (12-09)		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	12/11/2009	12/11/2009

<i>SERFF Tracking Number:</i>	<i>AMRP-126415393</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>World Insurance Company</i>	<i>State Tracking Number:</i>	<i>44300</i>
<i>Company Tracking Number:</i>	<i>M1270 W-AR (12-09)</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005A Individual - Preferred Provider (PPO)</i>
<i>Product Name:</i>	<i>WIC Hearing Aid Endorsement</i>		
<i>Project Name/Number:</i>	<i>WIC Hearing Aid Endorsement/M1270 W-AR (12-09)</i>		

Disposition

Disposition Date: 12/11/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AMRP-126415393</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>World Insurance Company</i>	<i>State Tracking Number:</i>	<i>44300</i>
<i>Company Tracking Number:</i>	<i>M1270 W-AR (12-09)</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005A Individual - Preferred Provider (PPO)</i>

<i>Product Name:</i>	<i>WIC Hearing Aid Endorsement</i>
<i>Project Name/Number:</i>	<i>WIC Hearing Aid Endorsement/M1270 W-AR (12-09)</i>

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes
Form	Endorsement	Approved-Closed	Yes
Form	Endorsement	Approved-Closed	Yes

SERFF Tracking Number: AMRP-126415393 State: Arkansas

Filing Company: World Insurance Company State Tracking Number: 44300

Company Tracking Number: M1270 W-AR (12-09)

TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)

Product Name: WIC Hearing Aid Endorsement

Project Name/Number: WIC Hearing Aid Endorsement/M1270 W-AR (12-09)

Form Schedule

Lead Form Number: M1270 W-AR (12-09)

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 12/11/2009	M1270 W-AR (12-09)	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			M1270 W-AR (12-09).pdf
Approved-Closed 12/11/2009	M1271 W-AR (12-09)	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			M1271 W-AR (12-09).pdf

ENDORSEMENT

The coverage to which this endorsement is attached is amended to read as follows:

The following provision under the General Exclusions and Limitations, Section III has been amended to read as follows:

12. For any of the following:

- a. Hearing care that is routine;
- b. Cochlear implant;
- c. Auditory prostheses; or
- d. Other electrical, digital, mechanical or surgical means of enhancing, creating or restoring auditory comprehension.

The following provision has been added to read as follows:

“Hearing aids” means an instrument or device, including repair and replacement parts, that:

- Is designed and offered for the purpose of aiding persons with or compensating for impaired hearing;
- Is worn in or on the body; and
- Is generally not useful to a person in the absence of a hearing impairment.

Coverage must be no less than \$1,400 per ear every 3 years.

Coverage provided must be no less than \$1,400 per ear beginning on the first day of coverage.

Coverage is not subject to deductibles or copayments.

All other provisions of the coverage to which this Endorsement is attached remain unchanged.



Mary K. Durand

Secretary

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Mary K. Durand

Secretary

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Filing Company:	World Insurance Company	State Tracking Number:	44300
Company Tracking Number:	M1270 W-AR (12-09)		
TOI:	H161 Individual Health - Major Medical	Sub-TOI:	H161.005A Individual - Preferred Provider (PPO)
Product Name:	WIC Hearing Aid Endorsement		
Project Name/Number:	WIC Hearing Aid Endorsement/M1270 W-AR (12-09)		

Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item: Flesch Certification	Approved-Closed	12/11/2009
Comments:		
Attachment:		
FLESCH SCORE CERTIFICATION.pdf		

	Item Status:	Status
		Date:
Bypassed - Item: Application	Approved-Closed	12/11/2009
Bypass Reason: N/A		
Comments:		

	Item Status:	Status
		Date:
Bypassed - Item: Health - Actuarial Justification	Approved-Closed	12/11/2009
Bypass Reason: N/A		
Comments:		

	Item Status:	Status
		Date:
Bypassed - Item: Outline of Coverage	Approved-Closed	12/11/2009
Bypass Reason: N/A		
Comments:		

	Item Status:	Status
		Date:
Satisfied - Item: Cover Letter	Approved-Closed	12/11/2009
Comments:		
Attachment:		
Cover Letter.pdf		

FLESCH SCORE CERTIFICATION

FORM NUMBER FLESCH SCORE

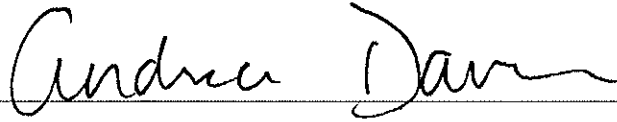
M1270 W-AR (12-09) 50

M1271 W-AR (12-09) 50

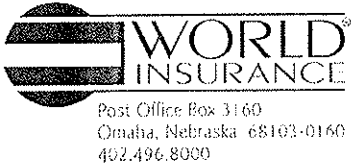
THIS FLESCH READING EASE SCORE WAS BASED ON THE ENTIRE TEXT OF THE FORMS.

I CERTIFY THAT THE FORMS SHOWN ABOVE ACHIEVED THE SCORES INDICATED.

SIGNED

A handwritten signature in black ink, appearing to read "Andrea Davey", is written over a horizontal line.

Andrea Davey, Business Analyst



NAIC: 70629

December 10, 2009

The Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Department of Insurance
Compliance - Life and Health
1200 West Third
Little Rock, Arkansas 72201-1904

Attention: Joe Musgrove

RE: Endorsement Filing – HB 1930 Mandated Benefit: Hearing Aids

Dear Mr. Musgrove:

Please find enclosed the below mentioned forms which are being submitted for your Department's review:

Endorsement #	Revising Forms	Approval Date
M1270 W-AR (12-09)	AC4800W	6/23/08 (SERFF # AMRP-125703630)
M1271 W-AR (12-09)	AC4800W	6/23/08 (SERFF # AMRP-125703630)

This endorsement filing will bring our policy forms into compliance with the adoption of House Bill HB 1930, regarding Hearing Aids mandate.

Please let me know if I can be of further assistance. I can be reached at our toll-free number, 1-800-247-2190, ext 2006, by fax at 515-245-2391, or you can email me at andrea.davey@americanenterprise.com.

Sincerely,


Andrea Davey
Business Analyst
World Insurance Company

Phone: (515) 245-2006 Fax: (515) 245-2391 e-mail: andrea.davey@americanenterprise.com